

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re:

Cristina M. Cardona,  
Debtor.

Case No. 23-10616-mdc  
Chapter 13

**Certificate of Service**

I certify that on this date I served a true and correct copy of the Debtor's First Amended Chapter 13 Plan on the following parties by first class mail or through the CM/ECF system:

U.S. Trustee (CM/ECF)

Kenneth E. West (CM/ECF)

Valley National Bank  
1720 Rt 23 North  
Wayne, NJ 07470

Date: February 7, 2024

  
\_\_\_\_\_  
Michael A. Cibik (#23110)  
Cibik Law, P.C.  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
[mail@cibiklaw.com](mailto:mail@cibiklaw.com)